

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

MICHELLE T SIMMONS

Debtor(s)

Case No. 19-14692-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/27/2019.
- 2) The plan was confirmed on 01/16/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/25/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,984.00.
- 10) Amount of unsecured claims discharged without full payment: \$109,335.18.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$47,558.75
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$47,558.75

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,012.99
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,012.99

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/CHASE BANK	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	2,475.38	2,475.38	1,683.69	0.00
AMERICREDIT	Unsecured	NA	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	NA	5,953.05	5,953.05	4,049.11	0.00
BANK OF AMERICA	Unsecured	NA	5,598.14	5,598.14	3,807.71	0.00
BARCLAYS BANK DELAWARE	Unsecured	NA	NA	NA	0.00	0.00
CAP1/DBARN	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	2,199.85	2,199.85	1,496.28	0.00
CHASE CARD SERVICES	Unsecured	NA	NA	NA	0.00	0.00
CITI/SEARS	Unsecured	NA	NA	NA	0.00	0.00
CITIBANK	Unsecured	NA	NA	NA	0.00	0.00
CITIBANK	Unsecured	NA	NA	NA	0.00	0.00
CITIBANK NORTH AMERICA	Unsecured	NA	NA	NA	0.00	0.00
CITIBANK, N.A.	Unsecured	NA	2,034.54	2,034.54	1,383.84	0.00
CITIBANK/BEST BUY	Unsecured	1,960.00	NA	NA	0.00	0.00
CITIZENS BANK, N.A. F/K/A RBS CITI	Secured	NA	140,135.43	211.31	211.31	0.00
CITY OF PHILA	Secured	NA	155.57	155.57	155.57	0.00
COMENITY BANK/LANE BRYANT	Unsecured	NA	NA	NA	0.00	0.00
COMENITY BKL/ULTA	Unsecured	NA	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	NA	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL B/	Unsecured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	NA	7,945.15	7,945.15	5,404.10	0.00
ENERBANKUSA	Unsecured	NA	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	22,611.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	22,324.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	8,725.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	17.48	17.48	11.88	0.00
INTERNAL REVENUE SERVICE	Priority	NA	1,795.03	1,777.55	1,777.55	0.00
JPMORGAN CHASE BANK, N.A. S/B/N	Unsecured	NA	7,173.57	7,173.57	4,879.28	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KOHL'S/CAPITAL ONE	Unsecured	NA	NA	NA	0.00	0.00
LENDINGCLUB	Unsecured	NA	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	NA	2,750.93	2,750.93	1,871.11	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	1,148.75	1,148.75	781.35	0.00
NATIONWIDE BANK	Unsecured	NA	NA	NA	0.00	0.00
ONEMAIN FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
PGW	Unsecured	NA	37.52	37.52	15.41	0.00
PHILA. FEDERAL CREDIT UNION	Unsecured	NA	4,555.59	4,555.59	3,098.59	0.00
PHILADELPHIA FEDERAL CREDIT UN	Unsecured	4,732.00	NA	NA	0.00	0.00
PHILADELPHIA FEDERAL CREDIT UN	Unsecured	NA	NA	NA	0.00	0.00
PHILADELPHIA FEDERAL CREDIT UN	Unsecured	NA	NA	NA	0.00	0.00
PHILADELPHIA FEDERAL CREDIT UN	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,057.96	3,057.96	2,079.94	0.00
PRIMEWAY FCU	Unsecured	4,858.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	29.20	29.20	19.86	0.00
SANTANDER CONSUMER USA	Unsecured	NA	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	2,327.00	2,327.00	1,582.77	0.00
SYNCHRONY BANK/ OLD NAVY	Unsecured	NA	NA	NA	0.00	0.00
SYNCHRONY BANK/LOWES	Unsecured	NA	NA	NA	0.00	0.00
SYNCHRONY BANK/OLD NAVY	Unsecured	NA	NA	NA	0.00	0.00
TD BANK USA N.A.	Unsecured	NA	1,346.03	1,346.03	915.54	0.00
TOYOTA FINANCIAL SERVICES	Unsecured	13,830.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	NA	2,725.01	2,725.01	1,853.49	0.00
TOYOTA MOTOR CREDIT CORP	Secured	NA	13,138.69	726.09	726.09	0.00
U.S. BANK NATIONAL ASSOCIATION I	Unsecured	NA	4,030.27	4,030.27	2,741.29	0.00
US DEPT OF EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	NA	NA	NA	0.00	0.00
WYNDHAM VACATION OWNERSHIP	Unsecured	12,565.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$211.31	\$211.31	\$0.00
Debt Secured by Vehicle	\$726.09	\$726.09	\$0.00
All Other Secured	\$155.57	\$155.57	\$0.00
TOTAL SECURED:	\$1,092.97	\$1,092.97	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,777.55	\$1,777.55	\$0.00
TOTAL PRIORITY:	\$1,777.55	\$1,777.55	\$0.00
GENERAL UNSECURED PAYMENTS:	\$55,405.42	\$37,675.24	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,012.99</u>
Disbursements to Creditors	<u>\$40,545.76</u>

TOTAL DISBURSEMENTS : **\$47,558.75**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/19/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.